

- 1 ☐ **Cost of Unsafe Behavior in Construction**  
Art Westmoreland, CSP, CRM, CRIS, CIC  
Sr. Safety & Health Consultant  
WCF
- 2 ☐ **Costs**
- 3 ☐ **Two Principal Reasons to Promote Safety**
- 4 ☐ **Discussion Outline**
  - Behaviors – principally unsafe behaviors & controls related to:
    - Worker injuries,
    - Motor vehicle accidents,
    - Equipment damage,
    - Construction defect, &
    - General liability losses.
  - Financial Costs
- 5 ☐ **Behavior**
- 6 ☐ **Unsafe Behavior**
- 7 ☐ **Who Determines Appropriate Behavior**
  - In Society
  - In the Family
  - At Work
- 8 ☐ **Unsafe Behaviors in Construction Examples**
- 9 ☐ **Accidents**
- 10 ☐ **Employee Unsafe Behaviors in Construction**
- 11 ☐ **Unsafe Behavior often leads to Unsafe Conditions**
- 12 ☐ **Unsafe Behaviors often Reinforced by a positive result.**
- 13 ☐ **Changing Behavior**
- 14 ☐ **Observe the behaviors being practiced.**
- 15 ☐ **Immediately correct the undesired behaviors.**
- 16 ☐ **Reinforce / Reward the desired behaviors.**
- 17 ☐ **Unsafe Driving Behaviors**
- 18 ☐ **Company must pay 22M for cell phone / driving injury**
- 19 ☐ **Unsafe Driving Behaviors**
- 20 ☐ **Auto / Fleet Risk Control Program**
- 21 ☐ **Equipment Damage**

- 22 ☐ **Common Unsafe Behaviors  
Related to Equipment Operation**
- 23 ☐ **Controls to Prevent Equipment Damage**
- 24 ☐ **Construction Defect**
- 25 ☐ **Taking short cuts.**
- 26 ☐ **Controls for Construction Defect**
- 27 ☐ **General Liability Losses**
- 28 ☐ **Controls for GL Exposures**
- 29 ☐ **How do we go about correcting unsafe behaviors?**
- 30 ☐ **Plan for the 80/20 Rule**
- 31 ☐ **Financial Cost of Unsafe Behavior**
- 32 ☐ **Human Resources  
Direct Cost of Accidents**
- 33 ☐ **Indirect Costs**
- 34 ☐ **Indirect Costs  
Example**
- 35 ☐ **OSHA Fines / Penalties**
- 36 ☐ **Punitive Damages**
- 37 ☐ **Sales / Revenue Required to Pay for Losses  
Loss Cost (\$) / Profit Margin**
- 38 ☐ **Impact of Unsafe Behaviors on Workers Compensation Costs**
- 39 ☐ **Impact of Increased Ex-Mod  
On Future Sales / Revenue**
- 40 ☐ **Impact of Increased Insurance  
Costs on Profitability**
- 41 ☐ **Personal cost of unsafe behavior**
- 42 ☐ **Summary & Closing**